

FIG. 1

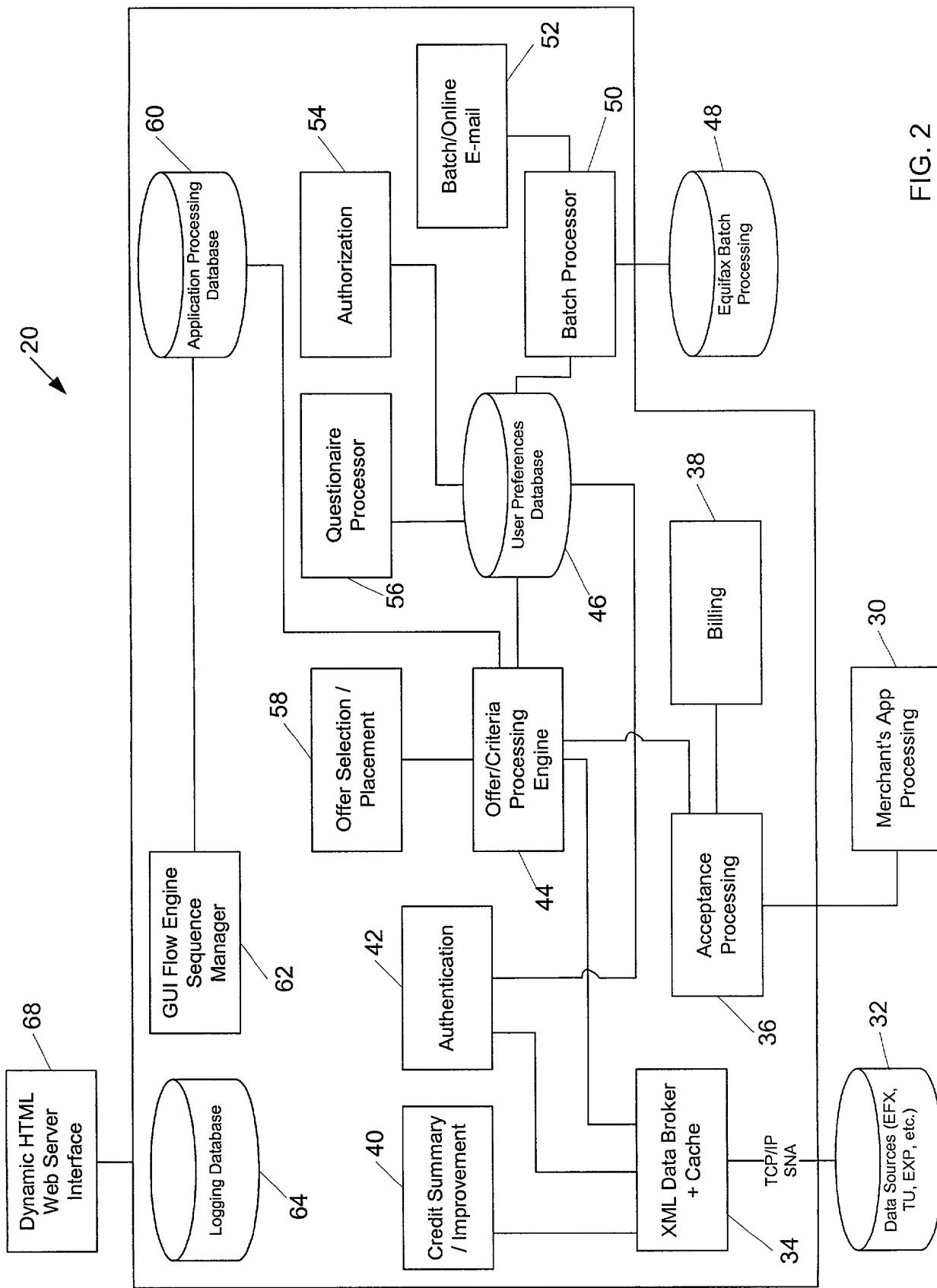


FIG. 2

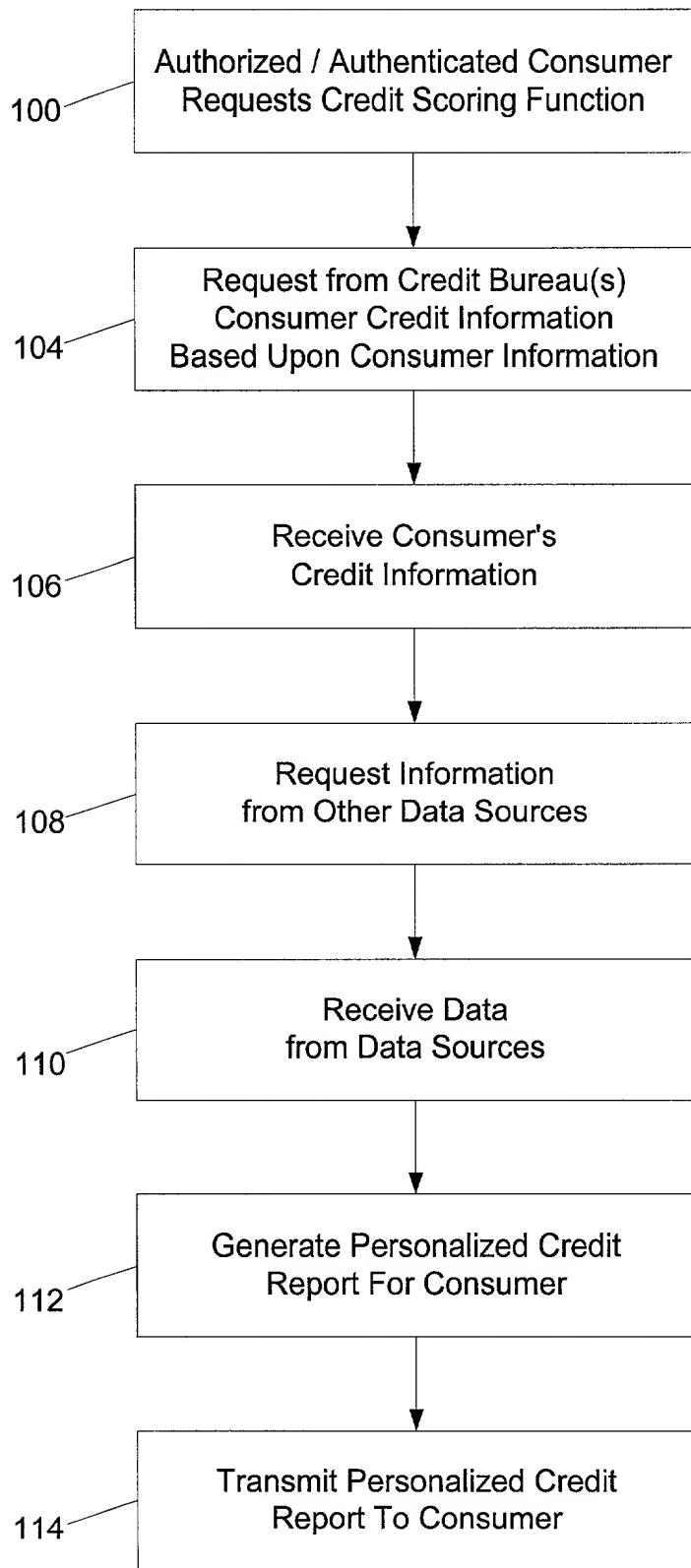
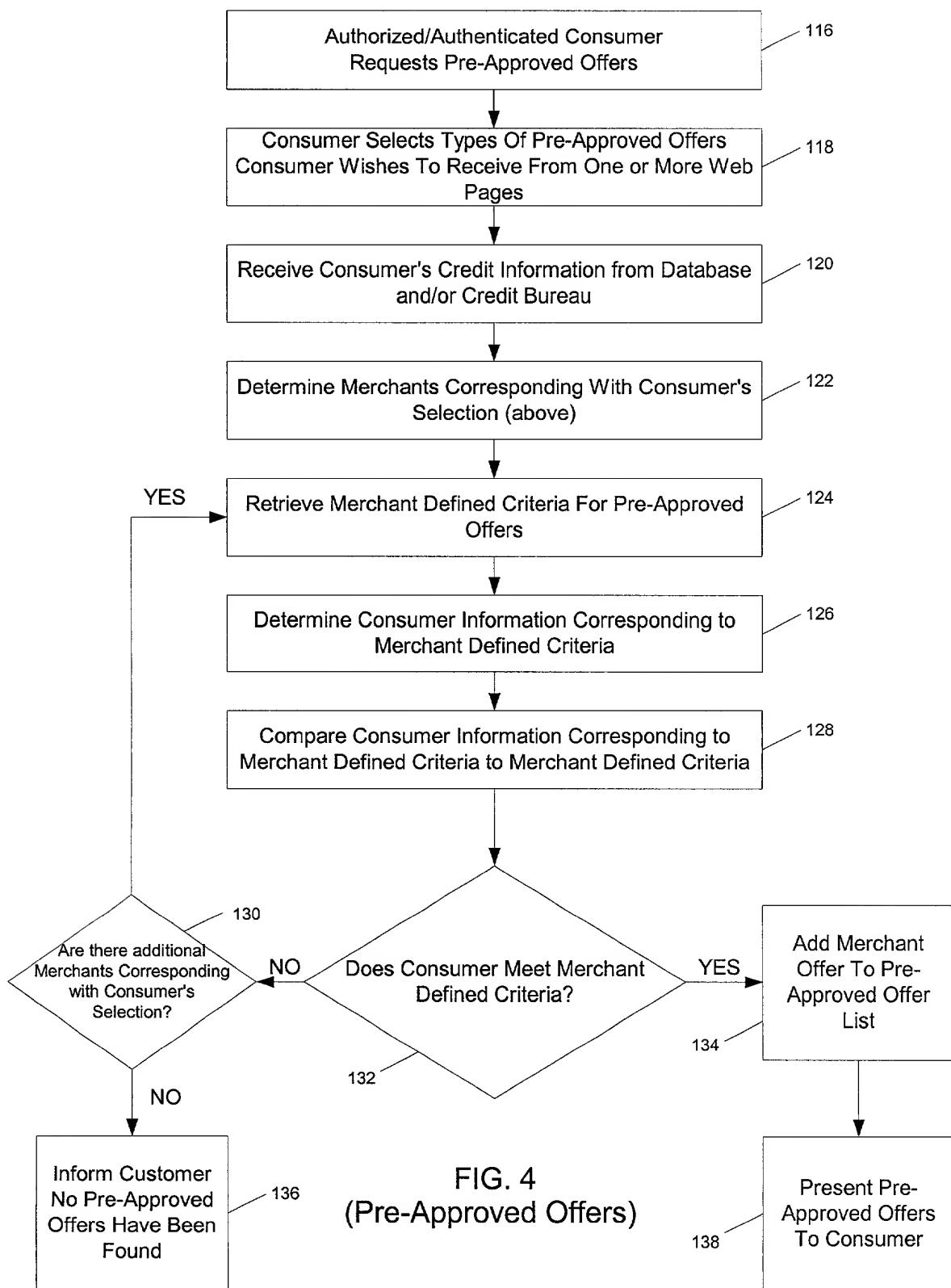


FIG. 3  
(Credit Scoring)



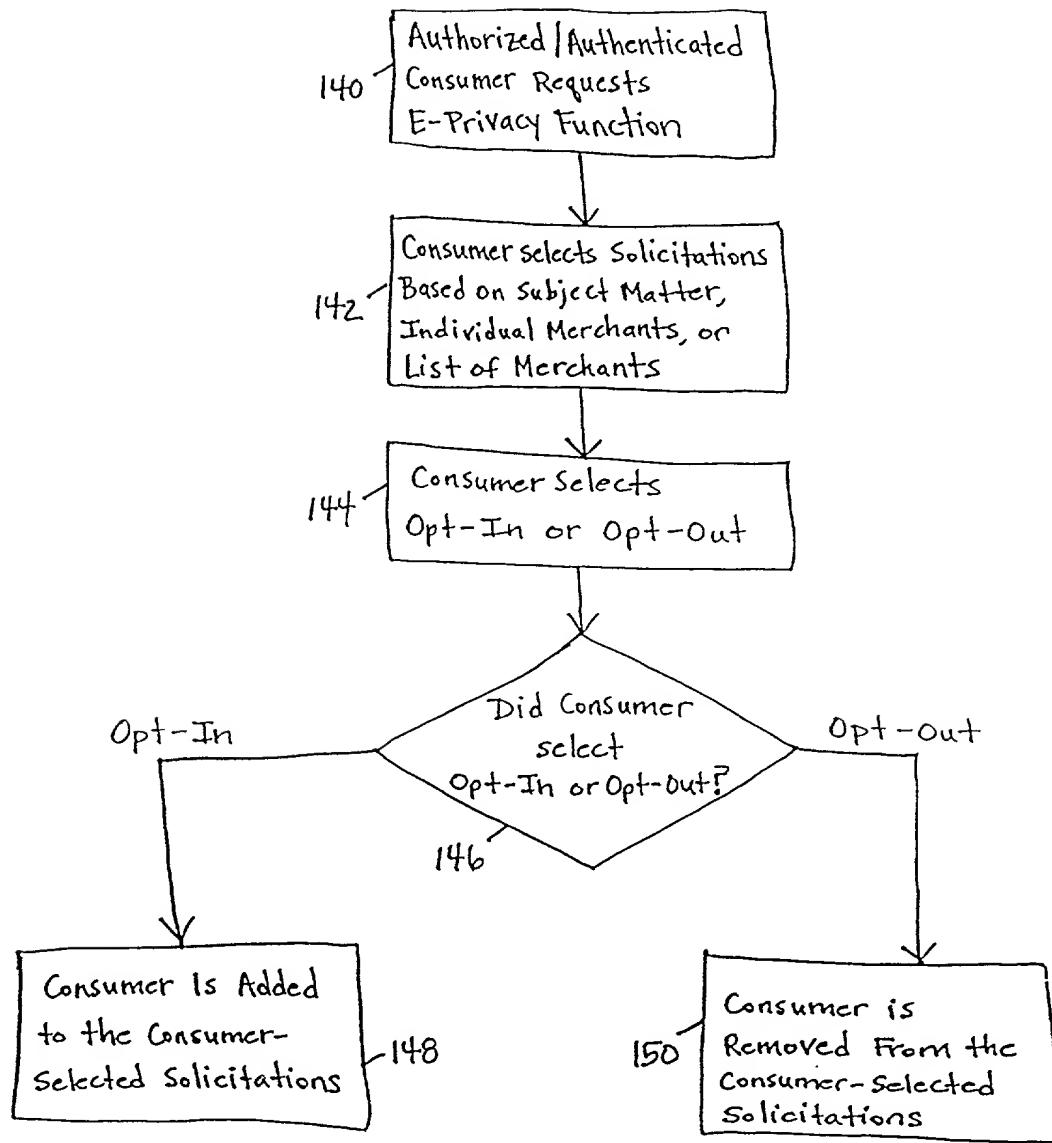


FIG. 5  
(E-Privacy)

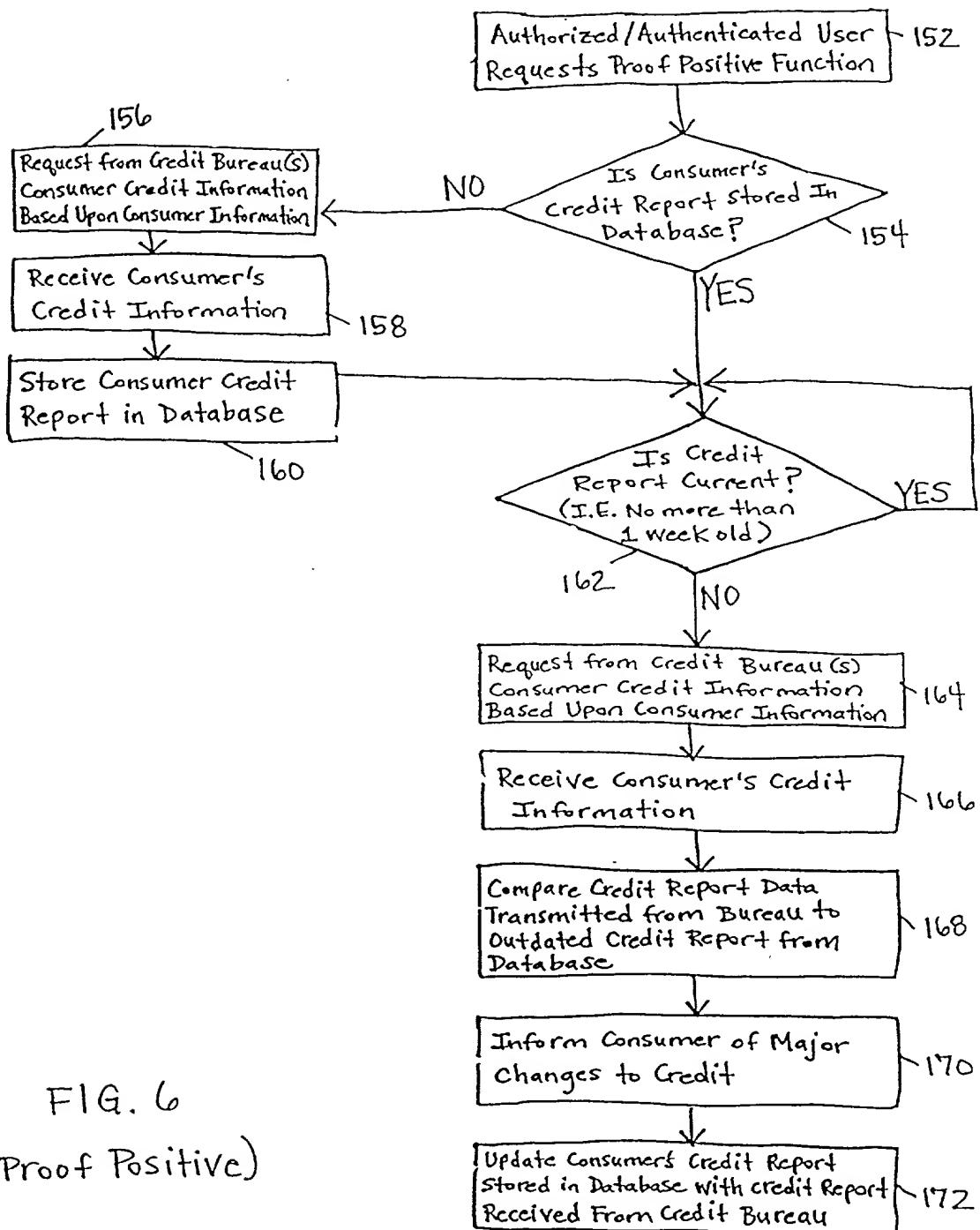


FIG. 6  
(Proof Positive)